

EXHIBIT “12”



July 10, 2002

2nd Request 10-15-02

Dr. Wallace McGahan, MD
PO Box 67
Clio, Alabama 36017

*3rd & final request
3-21-03.
LA*

EMPLOYEE: JOHNNY SASSER
CLAIM #: AL1-000674-0
INJURY DATE: 05/22/95

Dear Dr. McGahan;

Attached you will find a records review report by Dr. William Cabot, MD. I would very much appreciate it if you would review his report and comment on it accordingly. I am also attaching the cardiologist's response to my recent letter asking him if the numerous medications were contraindicated given his cardiac condition.

While we, as the insurance carrier, are not trying to "get out of covering treatment" for this patient's injury of 1995, we have concerns which require the treating physician's input:

- 1) The direct correlation between his lumbar strain of 1995 and his current treatment – is there correlation per your findings and after reviewing this report, considering his numerous "reinjuries," his pre-existing conditions, and the time that has since past since this minor injury?
- 2) The numerous medications he is taking and how long this can continue from a medical standpoint – we must be able to make some type of future expense projection. How long can a patient continue the regimen he is currently on, particularly given his numerous other health problems?

I thank you in advance for reviewing this report and responding to me in writing. Your cooperation and input are much appreciated.

Sincerely,

Martye Keith Alexander

~~Martye Lloyd~~

Senior Claim Representative

1/800-695-0359 extension 248 258

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